

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

ARTHUR GAGE
TABITHA GAGE
Debtor(s)

Case No. 09-14372

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2009.
- 2) The plan was confirmed on 06/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/11/2009, 11/20/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/13/2010.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,905.12
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$6,905.12

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,484.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$376.12
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,860.12**

Attorney fees paid and disclosed by debtor:	\$16.00
---	---------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADLER & ADLER	Unsecured	7,663.44	NA	NA	0.00	0.00
ALLIANCE ONE	Unsecured	293.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	4,389.00	2,609.31	2,609.31	0.00	0.00
AMERICAS FINANCIAL LENDERS	Unsecured	685.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL LENDERS	Unsecured	920.00	2,476.75	2,476.75	0.00	0.00
APPROVED AUTO SALES & FIN	Unsecured	600.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	47.00	NA	NA	0.00	0.00
CITIFINANCIAL AUTO	Unsecured	NA	86.15	86.15	0.00	0.00
CITIFINANCIAL AUTO	Secured	11,083.00	11,083.00	11,083.00	843.23	202.92
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	400.00	610.00	610.00	0.00	0.00
CLERK OF THE 18TH CIRCUIT CT	Unsecured	3,892.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	377.53	437.95	437.95	0.00	0.00
COMPUTER CREDIT SERVICE	Unsecured	62.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	1,800.00	2,104.00	2,104.00	0.00	0.00
FAST & RELIABLE CASH	Unsecured	400.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	327.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	226.00	NA	NA	0.00	0.00
FREEDOM FINANCIAL GROUP	Unsecured	NA	168.81	168.81	0.00	0.00
FREEDOM FINANCIAL GROUP	Secured	11,317.00	11,317.00	11,317.00	840.74	205.41
GMAC PAYMENT CENTER	Unsecured	8,831.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,600.00	2,527.00	2,527.00	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	400.00	NA	NA	0.00	0.00
MAJOR FINANCIAL	Unsecured	1,210.00	1,210.23	1,210.23	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	4,188.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	4,186.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	226.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTION	Unsecured	100.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF ILLINOIS	Unsecured	500.00	1,960.82	1,960.82	0.00	0.00
PROGRESSIVE INSURANCE	Unsecured	56.00	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	400.00	650.00	650.00	0.00	0.00
SILVER LEAF RESORT	Unsecured	288.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STEVEN J FINK	Unsecured	1,878.74	NA	NA	0.00	0.00
USA FUNDS	Unsecured	27,049.00	27,186.77	27,186.77	0.00	0.00
USAA AS SUBROGEE	Unsecured	2,457.73	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO HOME MTGE	Secured	2,000.00	952.70	952.70	952.70	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$952.70	\$952.70	\$0.00
Debt Secured by Vehicle	\$22,400.00	\$1,683.97	\$408.33
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,352.70	\$2,636.67	\$408.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,527.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,527.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,500.79	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,860.12</u>
Disbursements to Creditors	<u>\$3,045.00</u>
TOTAL DISBURSEMENTS :	<u>\$6,905.12</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/08/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.